CLAIMS

Please amend claim 39 to read as shown below. A "marked up" version of this claim is included herewith.

39. A transaction server configured to process loan applications, said transaction server including:

a database of pending loan applications, said database including status information regarding said pending loan applications, said database includes a set of bids associated with each of said loan applications;

a network interface configured to provide communications between the transactions server and at least one client computer associated with a party to one of said pending loan applications;

a lender information generations mechanism configured to generate a loan profile on behalf of a broker, lender or borrower for each of said loan applications;

a set of program modules each configured to cause the transactions server computer to provide one or more exogenous services to said at least one client computer; and a role validation mechanism configured to provide access to one or more of the set of program modules responsive to said party.